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/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/657,456 Confirmation No. 9809
Applicant : Michael Hattersley et al.
Filed : September 08, 2003
TC/A.U. : 3691
Examiner : Shrestha, Bijendra K.
Docket No. : GP-03-01
Customer No. : 30349

Title: METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING
FINANCIAL ACCOUNTS

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Commissioner for Patents
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RESPONSE TO OFFICE ACTION FINAL MAILED SEPTEMBER 13, 2011

**REPLY UNDER 37 CFR §1.116
EXPEDITED PROCEDURE – TECHNOLOGY CENTER 3691**

Sir:

In response to the Office Action of September 13, 2011, please amend the above-identified application as follows:

The **Listing of Claims** begins on page **2** of this paper.

Remarks/Arguments begin on page **8** of this paper.